

United States Bankruptcy Court  
Middle District of North Carolina

In re:  
Jimmy Ray Henry  
Faith Bell Henry  
Debtors

Case No. 15-10336-bak  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0418-2

User: holbrook  
Form ID: b9i

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Mar 30, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2015.  
db/jdb

+Jimmy Ray Henry, Faith Bell Henry, 3206 Yanceyville Street, Apt. H,  
Greensboro, NC 27405-4050  
tr Anita Jo Kinlaw Troxler, Greensboro Chapter 13 Office, 500 W. Friendly Ave.,  
P.O. Box 1720, Greensboro, NC 27402-1720  
785427393 +Aaron's, 2143 North Church St., Burlington, NC 27217-3003  
785427395 Advanced Cardiovascular Services, 104 W Northwood St. Ste E, Greensboro, NC 27401-1319  
785427396 Alamance Regional Medical Center, P.O. Box 202, Burlington, NC 27216-0202  
785427399 Cornerstone Heath Care, P.O. Box 63285, Charlotte, NC 28263-3285  
785427401 +Dr. Mohan N. Harwani, 200 E. Northwood St. Suite 504, Greensboro, NC 27401-1214  
785427402 +Employment Security Commission, P.O. Box 26504, Raleigh, NC 27611-6504  
785427404 +George Brown Associates, 2200 Crown Post Executive Dr, Charlotte, NC 28227-7754  
785427405 +Greensboro Healthare Credit Union, 1200 Elm St., Greensboro, NC 27401-1004  
785427406 +Guilford County Tax Department, P.O. Box 3328, Greensboro, NC 27402-3328  
785427407 +Healthshare Credit Union, 1200 N Elm Street, Greensboro, NC 27401-1004  
785427412 +Lakeview Memorial Park, 3600 N. O'Henry Blvd., Greensboro, NC 27405-2925  
785427417 +Spartan Financial Service, 13730 S Point Blvd, Charlotte, NC 28273-7715  
785427418 +Stern & Associates, 415 N. Edgeworth St., Ste 210, Greensboro, NC 27401-2071  
785427419 Trident Asset Management, 53 Perimeter Ctr E Ste 450, Atlanta, GA 30346-2287  
785427421 Wake Forest Univ. Health, 6880 W. Snowville Rd., Ste. 210, Brecksville, OH 44141-3255

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty

E-mail/Text: mercedesbankruptcy@yahoo.com Mar 30 2015 18:22:55 Mercedes Oglukian Chut,  
620 Green Valley Road, Suite 307, Greensboro, NC 27408  
ust +E-mail/Text: babncnotify@ncmba.uscourts.gov Mar 30 2015 18:23:42 William P. Miller,  
Bankruptcy Administrator, P.O. Box 1828, Greensboro, NC 27402-1828  
785427391 +EDI: ACCE.COM Mar 30 2015 18:13:00 AAC, P.O. Box 2036, 28405 Van Dyke Rd.,  
Warren, MI 48093-7132  
785427397 EDI: APPLIEDBANK.COM Mar 30 2015 18:13:00 Applied Bank, 601 Delaware Ave.,  
Wilmington, DE 19801  
785427392 +EDI: ACCE.COM Mar 30 2015 18:13:00 Aac, Po Box 2036 28405 Van Dyke Rd,  
Warren, MI 48090-2036  
785427394 +E-mail/Text: bkcorrespondence@oorcm.com Mar 30 2015 18:24:10 Absolute Collect Svc,  
421 Fayetteville St. Ste. 600, Raleigh, NC 27601-1777  
785427398 EDI: APPLIEDBANK.COM Mar 30 2015 18:13:00 Applied Bank, P.O. Box 15809,  
Wilmington, DE 19850-5809  
785427400 +EDI: CMIGROUP.COM Mar 30 2015 18:13:00 Credit Management LP, 4200 International Way,  
Carrollton, TX 75007-1912  
785427403 +E-mail/Text: bankruptcy@firstpointcollectionresources.com Mar 30 2015 18:24:10  
Firstpoint Collection Resources, 2840 Electric Rd., Suite 202, Roanoke, VA 24018-3544  
785427408 +EDI: IIC9.COM Mar 30 2015 18:13:00 I C System Inc., P. O. Box 64378,  
Saint Paul, MN 55164-0378  
785427409 +EDI: IRS.COM Mar 30 2015 18:13:00 Internal Revenue Service, Insolvency Section,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
785427410 +E-mail/Text: collections@datamax.com Mar 30 2015 18:23:30 Interstate Credit Collection,  
711 Coliseum Plaza, Winston Salem, NC 27106-5352  
785427411 E-mail/Text: sandra.torain@kernodle.com Mar 30 2015 18:24:15 Kernodle Clinic,  
1234 Huffman Mill Road, Burlington, NC 27215-8777  
785427413 EDI: MERRICKBANK.COM Mar 30 2015 18:13:00 Merrick Bank, c/o Resurgent Capital Services,  
P.O. Bank 10368, Greenville, SC 29603-0368  
785427414 +EDI: NCDEPREV.COM Mar 30 2015 18:13:00 N.C. Department of Revenue, Bankruptcy Unit,  
P.O. Box 1168, Raleigh, NC 27602-1168  
785427415 +E-mail/Text: bankruptcy@onlineis.com Mar 30 2015 18:24:10 Online Collections,  
P.O. Box 1489, Winterville, NC 28590-1489  
785427416 +E-mail/Text: bkrnotice@prgmail.com Mar 30 2015 18:23:52 Paragon Revenue Group,  
216 Le Phillip Court, Concord, NC 28025-2954  
785427420 E-mail/Text: bkr@taxva.com Mar 30 2015 18:24:11 Virginia Department of Taxation,  
Office of Customer Services, P.O. Box 1115, Richmond, VA 23218

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 01, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2015 at the address(es) listed below:

Anita Jo Kinlaw Troxler,	office@chapter13gboro.com,	office5@chapter13gboro.com
Mercedes Oglukian Chut	on behalf of Joint Debtor Faith Bell Henry	mercedesbankruptcy@yahoo.com
Mercedes Oglukian Chut	on behalf of Debtor Jimmy Ray Henry	mercedesbankruptcy@yahoo.com
TOTAL: 3		

**UNITED STATES BANKRUPTCY COURT**  
Middle District of North Carolina

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 3/27/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor (name(s) and address):  
Jimmy Ray Henry  
3206 Yanceyville Street, Apt. H  
Greensboro, NC 27405

Faith Bell Henry  
aka Fatih A Henry  
3206 Yanceyville Street, Apt. H  
Greensboro, NC 27405

Case Number:  
15-10336

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-3051  
xxx-xx-2457

Attorney for Debtor(s) (name and address):  
Mercedes Oglukian Chut  
620 Green Valley Road  
Suite 307  
Greensboro, NC 27408  
Telephone number: (336) 274-0352

Bankruptcy Trustee (name and address):  
Anita Jo Kinlaw Troxler  
Greensboro Chapter 13 Office  
500 W. Friendly Ave.  
P.O. Box 1720  
Greensboro, NC 27402-1720  
Telephone number: (336) 378-9164

**Meeting of Creditors**

Date: **May 11, 2015**

Time: **01:30 PM**

Location: **Creditors Meeting Room, First Floor, 101 South Edgeworth Street, Greensboro, NC 27401**

**Important notice to individual debtors:** All individual debtors must provide **picture identification** and **proof of social security number** to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **8/9/15**

For a governmental unit (except as otherwise provided in Fed R. Bankr. P.3002(c)(1)): **180 days from date of Order for Relief**

**Claims can be filed electronically through the court's website at:**

**<http://www.ncmb.uscourts.gov/electronicproofclaimform/>**

**It is recommended that secured claims are filed prior to the date of the creditors meeting.**

**If filing by paper, see the Explanations page for information on obtaining a proof of claim form.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/10/15**

**Deadline to Object to Exemptions:** Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

You will be sent separate notice of the hearing on confirmation of the plan.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**  
101 S. Edgeworth Street  
Greensboro, NC 27401

Telephone number: (336) 358-4000

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

**For the Court:**

Clerk of the Bankruptcy Court:  
Reid Wilcox

Date: 3/30/15

## EXPLANATIONS

FORM B9I (Official Form 9I)(12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328 (f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
--- Refer to Other Side for Important Deadlines and Notices ---	
<b>NOTICE: STATE OR FEDERALLY ISSUED PHOTO ID IS REQUIRED TO ENTER THE BUILDING. WEAPONS OF ANY KIND (e.g. knives, scissors, guns, etc.) AND CELL PHONES WITH CAMERA OR PUSH-TO-TALK FEATURES ARE NOT ALLOWED TO BE BROUGHT INTO THE BUILDING. YOU WILL BE DENIED ENTRY IF YOU HAVE ANY OF THESE ITEMS IN YOUR POSSESSION.</b>	
Public parking is not available at Court site. Parking is available at the City Parking Garages located at: 211 S. Greene Street and 109 E. Market Street; and Public Parking Lot located at the corner of S. Eugene and Washington Street.	